Case 15-19661 Doc 1 Filed 06/04/15 Entered 06/04/15 19:27:00 Desc Main <u>B1 (Official Form 1) (04/13) Document Page 1 of 42</u>

United States Bankruptcy Court Northern District of Illinois, Eastern Division				Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle):  Adame, Frankie			Name of Joint Debtor (Spouse) (Last, First, Middle):						
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):	ars				ed by the Joint Deaiden, and trade r			years	
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): <b>0240</b>	I.D. (ITIN) /Com	plete EIN	Last four di (if more tha	-		dual-Ta	xpayer I.D	. (ITIN) /Complete EIN	
Street Address of Debtor (No. & Street, City, State & 1738 N 37th Ave Stone Park, IL	& Zip Code):		Street Addr	ess of Jo	int Debtor (No. &	& Street	t, City, Stat	te & Zip Code):	
otolic Fark, in	ZIPCODE <b>60</b> 1	165-1070	1				ZIPCODE		
County of Residence or of the Principal Place of Bus	siness:		County of F	Residence	e or of the Princip	al Plac	e of Busin	ess:	
Mailing Address of Debtor (if different from street a	ddress)		Mailing Ad	dress of	Joint Debtor (if d	ifferent	t from stree	et address):	
	ZIPCODE		1				Z	ZIPCODE	
Location of Principal Assets of Business Debtor (if o	different from stre	eet address abo	ove):				•		
							7	ZIPCODE	
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtor Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:  Filing Fee (Check one box)  ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court consideration certifying that the debtor is unable t except in installments. Rule 1006(b). See Official ☐ Filing Fee waiver requested (Applicable to chapte only). Must attach signed application for the court consideration. See Official Form 3B.	Single As U.S.C. § Railroad Stockbrok Commodi Clearing I Other  Debtor is Title 26 o Internal R  o individuals 's s o pay fee Form 3A.	Tax-Exempt Check box, if a a tax-exempt of the United S Evenue Code)  Check one b Debtor is Debtor is Check if: Debtor's a than \$2,49 Check all ap A plan is	Entity pplicable.) organization u tates Code (th  box: a small busin not a small busin not a small busin polyses (amount s policable box being filed wi	ess debtcusiness d	the I  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 12 Chapter 13  Debts are predebts, define § 101(8) as individual presonal, far hold purpose Chapter 11 D  or as defined in 1 ebtor as defined is quidated debts (excladjustment on 4/01.	(imarily or b."  ebtors  1 U.S.C in 11 U	Inkruptcy (In is Filed (In is F	Code Under Which Check one box.)  ter 15 Petition for gnition of a Foreign Proceeding ter 15 Petition for gnition of a Foreign nain Proceeding  Debts box.)  Debts are primarily business debts.	
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.		secured credit				vailable	e for	THIS SPACE IS FOR COURT USE ONLY	
distribution to unsecured creditors.  Estimated Number of Creditors  1-49 50-99 100-199 200-999 1,00 5,00			001- 000	25,001- 50,000	50,001- 100,000		Over 100,000		
Estimated Assets		000,001 \$50 60 million \$10		\$100,00 to \$500	0,001 \$500,00 million to \$1 bil		More than \$1 billion		
Estimated Liabilities		000,001 \$50 00 million \$10		\$100,00 to \$500	0,001 \$500,00 million to \$1 bil		More than		

Case 15-19661 Doc 1 Filed 06/04/15 B1 (Official Form 1) (04/13) Document	Entered 06/04/15 19:2 Page 2 of 42	27:00 Desc Main
Voluntary Petition	Name of Debtor(s):  Adame, Frankie	
(This page must be completed and filed in every case)		
All Prior Bankruptcy Case Filed Within Last	· · · · · · · · · · · · · · · · · · ·	·
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties) I, the attorney for the petitioner in that I have informed the petition chapter 7, 11, 12, or 13 of title explained the relief available under the second of the complete of the	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).
	X /s/ Karen Walin	6/04/15
Exhil	Signature of Attorney for Debtor(s)	Date
Does the debtor own or have possession of any property that poses or is a or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exhib		t and identifiable fiariff to public fleatur
(To be completed by every individual debtor. If a joint petition is filed, ea  ✓ Exhibit D completed and signed by the debtor is attached and made	ach spouse must complete and attac	ch a separate Exhibit D.)
If this is a joint petition:		
Exhibit D also completed and signed by the joint debtor is attached	ed a made a part of this petition.	
Information Regardin  (Check any ap  Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180  ☐ There is a bankruptcy case concerning debtor's affiliate, general place or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in regarding.	oplicable box.) of business, or principal assets in this days than in any other District. partner, or partnership pending in t ace of business or principal assets in out is a defendant in an action or pro-	this District. in the United States in this District, occeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app.  Landlord has a judgment against the debtor for possession of debtor	licable boxes.)	
(Name of landlord that	it obtained judgment)	
(Address o	f landlord)	
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for possible.		
	session, after the judgment for pos-	session was entered, and
Debtor has included in this petition the deposit with the court of a filing of the petition.		

and the Federal Rules of Bankruptcy Procedure may result in fines or

imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Title of Authorized Individual

Date

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B1D (Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court**

Northern District of Illinois, Ea	astern Division
IN RE:	Case No.
Adame, Frankie	Chapter 7
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S STA' CREDIT COUNSELING REC	
Warning: You must be able to check truthfully one of the five statements do so, you are not eligible to file a bankruptcy case, and the court can dis whatever filing fee you paid, and your creditors will be able to resume co and you file another bankruptcy case later, you may be required to pay a to stop creditors' collection activities.	smiss any case you do file. If that happens, you will lose ollection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each one of the five statements below and attach any documents as directed.	spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I receive the United States trustee or bankruptcy administrator that outlined the opportuning a related budget analysis, and I have a certificate from the agency of certificate and a copy of any debt repayment plan developed through the agency of the control of the cont	rtunities for available credit counseling and assisted me in describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case, I receive the United States trustee or bankruptcy administrator that outlined the opport performing a related budget analysis, but I do not have a certificate from the a copy of a certificate from the agency describing the services provided to you the agency no later than 14 days after your bankruptcy case is filed.	rtunities for available credit counseling and assisted me in gency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approved ag days from the time I made my request, and the following exigent circums requirement so I can file my bankruptcy case now. [Summarize exigent circums of the country of th	tances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain the you file your bankruptcy petition and promptly file a certificate from the a of any debt management plan developed through the agency. Failure to a case. Any extension of the 30-day deadline can be granted only for cause also be dismissed if the court is not satisfied with your reasons for filin counseling briefing.	agency that provided the counseling, together with a copy fulfill these requirements may result in dismissal of your and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because of: [Chamotion for determination by the court.]	
<ul> <li>☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of realizing and making rational decisions with respect to financial re</li> <li>☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaire</li> </ul>	sponsibilities.);
participate in a credit counseling briefing in person, by telephone, or  Active military duty in a military combat zone.	through the Internet.);
5. The United States trustee or bankruptcy administrator has determined t does not apply in this district.	hat the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above	is true and correct.
Signature of Debtor: /s/ Frankie Adame Frankie Actour	-C=-
Date: April 16, 2015	

Filed 06/04/15 Entered 06/04/15 19:27:00 Desc Main Document Page 5 of 42 United States Bankruptcy Court  $\begin{array}{c} \text{Case 15-19661} \quad \text{Doc 1} \\ \text{B1D (Official Form 1, Exhibit D) (12/09)} \end{array}$ 

## Northern District of Illinois, Eastern Division

IN RE:		Case No.
Adame, Frankie		Chapter 7
·	Debtor(s)	

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
✓ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>Active military duty in a military combat zone.</li> </ul>
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Frankie	Adame
Date: <b>June 4, 2015</b>	

#### 

## Northern District of Illinois, Eastern Division

IN RE:		Case No.
Adame, Frankie		Chapter 7
	Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 5,900.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 1,356.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 50,372.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 2,311.48
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 2,280.00
	TOTAL	19	\$ 5,900.00	\$ 51,728.50	

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# Document Page 7 of 42 United States Bankruptcy Court

## Northern District of Illinois, Eastern Division

IN RE:		Case No.
Adame, Frankie		Chapter 7
	Debtor(s)	•

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$ 2,311.48
Average Expenses (from Schedule J, Line 22)	\$ 2,280.00
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1	
Line 14)	\$ 3,315.50

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 50,372.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 50,372.50

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N RE Adame, Frankie			Case No.		

Debtor(s)

(If known)

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

0.00 (Report also on Summary of Schedules)

**TOTAL** 

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IN RE Adame, Frankie

Debtor(s)

Case No. (If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		PNC checking account		1,300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Furniture and household goods		800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Debtor personal clothing		300.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401 K		2,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	x			

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IN RE Adame, Frankie

\_\_ Case No. \_\_

Debtor(s)

(If known)

## **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16	Accounts receivable.	X			
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	x			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2006 CHEVROLET Cobalt-L4 Jointly owned with separated spouse Full value \$3,000		1,500.00
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
1	Inventory.	X			
	Animals.	X			
	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			

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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	X			

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IN RE Adame, Frankie Case No. \_\_\_\_

Debtor(s)

(If known)

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#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
PNC checking account	735 ILCS 5 §12-1001(b)	1,300.00	1,300.00
Furniture and household goods	735 ILCS 5 §12-1001(b)	800.00	800.00
Debtor personal clothing	735 ILCS 5 §12-1001(a)	300.00	300.00
401 K	735 ILCS 5 §12-1006(a)	2,000.00	2,000.00
2006 CHEVROLET Cobalt-L4 Jointly owned with separated spouse Full value \$3,000	735 ILCS 5 §12-1001(c)	2,400.00	1,500.00

<sup>\*</sup> Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Adame, Frankie

Debtor(s) Case No.

(If known)

also on Statistical

Summary of Certain Liabilities and Related Data.)

Summary of Schedules.)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>0013</b>	+		Lien on 2006 Chevrolet Cobalt				1,356.00	
Gtr Chgo Fin 8331 Roosevelt Rd Apt R Forest Park, IL 60130-2529			2013-05-28					
			VALUE \$ 1,500.00	_	L			
ACCOUNT NO.  ACCOUNT NO.			VALUE \$  VALUE \$					
ACCOUNT NO.			VALUE \$					
continuation sheets attached			(Total of t	Sul his p			\$ 1,356.00	\$
			(Use only on I		Tot		\$ 1,356.00 (Report also on	\$ (If applicable, report

#### B6E (Official Form SE) 15,19661 Doc 1 Filed 06/04/15 Entered 06/04/15 19:27:00 Document Page 14 of 42

IN RE Adame, Frankie

Case No. Debtor(s)

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed

	nis Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the stical Summary of Certain Liabilities and Related Data.
listed	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on statistical Summary of Certain Liabilities and Related Data.
<b>1</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
_	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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IN RE Adame, Frankie

Debtor(s)

(If known)

Case No.

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED AMOUNT CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS (See Instructions Above.) SUBJECT TO SETOFF, SO STATE CLAIM installment account opened 8/1/2011 ACCOUNT NO. **Acceptance Now** 5501 Headquarters Dr Plano, TX 75024-5837 2,283.00 Open account ACCOUNT NO. 7057 2014-11-01 AT&T c/o Bankruptcy 1801 Valley View Ln Farmers Branch, TX 75234-8906 42.00 Assignee or other notification for: ACCOUNT NO. AT&T Franklin Collection Sv 2978 W Jackson St Tupelo, MS 38801-6731 ACCOUNT NO. 9087 Open account 2011-10-01 **Bristol West Insurance Compa** PO Box 371329 Pittsburgh, PA 15250-7329 96.00 Subtotal 2,421.00 4 continuation sheets attached (Total of this page) (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Adame, Frankie

Debtor(s)

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	T		П	
Lamont Hanley & Associ 1138 Elm St Manchester, NH 03101-1531	_		Bristol West Insurance Compa				
ACCOUNT NO. <b>4747</b>			Judgment entered 2/10/2011				
Capital One Bank Blatt Hasenmiller Leibsker 10 S La Salle St # 2200 Chicago, IL 60603-1069							1,248.00
ACCOUNT NO. <b>5001</b>			Open account	T			
Chase Bank USA N.A. PO Box 15298 Wilmington, DE 19850-5298			2012-02-01				2,159.00
ACCOUNT NO.			Assignee or other notification for:				2,100.00
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123-2255			Chase Bank USA N.A.				
ACCOUNT NO. 2715  Dish Network  Bankruptcy Department  PO Box 6633  Englewood, CO 80155-6633			Open account Unknown				426.00
ACCOUNT NO.			Assignee or other notification for:	+		$\vdash$	436.00
Afni PO Box 3097 Bloomington, IL 61702-3097			Dish Network				
ACCOUNT NO. <b>2367</b>	$\vdash$		Open account	+		H	
Dish Network 9601 S Meridian Blvd Englewood, CO 80112-5905	-		2013-07-01				
Sheet no. 1 of 4 continuation sheets attached to				C. 1	<u>L</u>	Ц	436.00
Sheet no1 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als	age Fota o o	al al al	\$ <b>4,279.00</b>

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IN RE Adame, Frankie

Debtor(s)

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	t		Assignee or other notification for:			H	
Stellar Recovery Inc 1327 Highway 2 Kalispell, MT 59901			Dish Network				
ACCOUNT NO. <b>0877</b>	$\perp$		Open account			Н	
Elmhurst Emerg Med Servs 200 N Berteau Ave Elmhurst, IL 60126-2966			2011-10-01				1,519.00
ACCOUNT NO.			Assignee or other notification for:			Н	1,519.00
Med Busi Bur 1460 Renaissance Dr Park Ridge, IL 60068-1331			Elmhurst Emerg Med Servs				
ACCOUNT NO. <b>2754</b>			Open account				
Hsbc Bank Nevada N.A. Best Bu PO Box 2013 Buffalo, NY 14240-2013			2010-06-01				4 000 00
ACCOUNT NO.			Assignee or other notification for:				1,002.00
Lvnv Funding LLC PO Box 10497 Greenville, SC 29603-0497			Hsbc Bank Nevada N.A. Best Bu				
ACCOUNT NO. <b>5649</b>	<u> </u>		Open account			Н	
Illinois Tollway Authority 1700 Ogden Ave Downers Grove, IL 60515-2626			Unknown				
ACCOUNT NO.			Assignee or other notification for:				212.00
Arnoldharris 111 W Jackson Blvd Apt B Chicago, IL 60604-3589			Illinois Tollway Authority				
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			[ (Total of the	Sub			\$ 2,733.00
Charles The Company Charles			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	T t als tatis	Γota o o tica	al n al	\$

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IN RE Adame, Frankie

Debtor(s)

\_ Case No. \_

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>9250</b>			Open account	Н			
Springleaf Financial Services 601 NW 2nd St Evansville, IN 47708-1013			2013-06-01				649.00
ACCOUNT NO.	$\vdash$		Assignee or other notification for:			$\dashv$	648.00
Lvnv Funding LLC PO Box 10497 Greenville, SC 29603-0497			Springleaf Financial Services				
ACCOUNT NO. 5129			Open account			$\dashv$	
Sprint KSOPHTO101-Z4300 6391 Sprint Barkway Overland Park, KS 66251-4300			2012-03-01				1,632.00
ACCOUNT NO.			Assignee or other notification for:				1,002.00
Enhanced Recovery Co L PO Box 57547 Jacksonville, FL 32241-7547			Sprint				
ACCOUNT NO.	-		date of loss 6/3/2008			x	
State Farm Insurance Yudkin & Brebner LLC PO Box 320 Waukegan, IL 60079-0320							1 045 50
ACCOUNT NO. 0337			Judgment entered 4/30/2013			$\dashv$	1,945.50
State Farm Mutual Robinson & Brebner 860 S Northpoint Blvd Waukegan, IL 60085-8211							15,858.00
ACCOUNT NO. 2481	H		Open account	$\Box$		$\dashv$	10,000.00
T-Mobile Bankruptcy Department PO Box 53410 Bellevue, WA 98015-3410			2012-11-01				
2 . 4				Ц		$\square$	1,254.00
Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is p			<b>\$ 21,337.50</b>
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Schedules and Relate	also atis	tica	n ıl	\$

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IN RE Adame, Frankie

Debtor(s)

Case No. \_ (If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	T		Assignee or other notification for:	Н			
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123-2255	_		T-Mobile				
ACCOUNT NO. 4117	H		Installment account				
Ttl Fin Ac 168 W Pacific St Blackfoot, ID 83221-2209			Deficiency from repossessed 2009 Chevy Traverse 2015-01-02				40.000.00
ACCOUNT NO.							19,602.00
ACCOUNT NO.							
ACCOUNT NO.	-						
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no4 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th			)	\$ 19,602.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related	also atis	o oı tica	n ıl	\$ 50,372.50

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#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(If known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

Debtor(s)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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		Debtor(s)		(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this information to identify	your case:					
Debtor 1 Frankie Adame						
First Name  Debtor 2	Middle Name	Last Name				
(Spouse, if filing) First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: I	Northern District of Illinois, Ea	stern Division				
Case number(If known)		-		Check if the		
					ended filing Dlement showing post-p	atition
					er 13 income as of the f	
Official Form 6l				MM / D	D / YYYY	
Schedule I: You	ır Income					12/13
Be as complete and accurate as posupplying correct information. If you follow the separated and your spouseparate sheet to this form. On the Part 1:  Describe Employment	ou are married and not f use is not filing with you top of any additional pa	iling jointly, and yo	ur spo formati	ouse is living with your about your spor	ou, include information use. If more space is ne	about your spouse eded, attach a
Fill in your employment information.		Debtor 1			Debtor 2 or non-fili	ng spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status		⁄ed		☐ Employed ☐ Not employed	
Include part-time, seasonal, or self-employed work.	Occupation	Shipping				
Occupation may Include student or homemaker, if it applies.	Occupation		_			
	Employer's name	Rich Product	s Cor	o		
	Employer's address	6200 W Mulfor Number Street	d St		Number Street	
		Niles, IL 6071				700
		City	State		City	State ZIP Code
	How long employed th	ere? <u>1 years ar</u>	id 4 m	onths	<del></del>	
Part 2: Give Details About	Monthly Income					
Estimate monthly income as of spouse unless you are separated		rm. If you have noth	ing to r	eport for any line, wi	rite \$0 in the space. Includ	le your non-filing
If you or your non-filing spouse had below. If you need more space, a			ormatio	n for all employers fo	or that person on the lines	
				For Debtor 1	For Debtor 2 or non-filing spouse	
List monthly gross wages, sale deductions). If not paid monthly,	• .		2.	\$3,014.62_	\$	
3. Estimate and list monthly over	time pay.		3.	+\$300.87	+ \$	
4. Calculate gross income. Add li	ne 2 + line 3.		4.	\$ <u>3,315.49</u>	\$	

Official Form 6l Schedule I: Your Income page 1

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Frankie Adame

Debtor 1

Document

Last Name

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Case number (if known)

For Debtor 1 For Debtor 2 or non-filing spouse 3,315.49 Copy line 4 here..... 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 788.35 5b. Mandatory contributions for retirement plans 5b. 0.00 5c. Voluntary contributions for retirement plans 5c. 110.20 5d. Required repayments of retirement fund loans 16.66 5d. 5e. Insurance 5e. 88.80 5f. Domestic support obligations 5f. 0.00 0.00 5g. Union dues 5g. 5h. Other deductions. Specify: 5h. 0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 1,004.01 2.311.48 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 monthly net income. 8a. 8b. Interest and dividends 8b. 0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 settlement, and property settlement. 8c. 0.00 8d. Unemployment compensation 8d. 8e. Social Security 8e. 0.00 \$ 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental 0.00 Nutrition Assistance Program) or housing subsidies. 8f. Specify: 8g. Pension or retirement income 8g. 0.00 8h. Other monthly income. Specify: \_ 8h. 0.00 9. **Add all other income**. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 0.00 10. Calculate monthly income. Add line 7 + line 9. 2,311.48 2,311.48 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$ 0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 2,311.48 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form?  $\square$ No. Yes. Explain:

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Fill in this information to identify your case:		
Debtor 1 Frankie Adame		
Debtor 1 Frankle Adame First Name Middle Name Last Name	Check if this is:	
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	———— An amended filing	
United States Bankruptcy Court for the: Northern District of Illinois, Eastern Division	A supplement sho expenses as of th	owing post-petition chapter 13 e following date:
Case number(If known)	MM / DD / YYYY	
(II NIOWI)		or Debtor 2 because Debtor 2
Official Form 6J	maintains a separ	ate household
Schedule J: Your Expenses		12/13
Be as complete and accurate as possible. If two married people are filin information. If more space is needed, attach another sheet to this form. (if known). Answer every question.		
Part 1: Describe Your Household		
1. Is this a joint case?		
<ul><li>✓ No. Go to line 2.</li><li>✓ Yes. Does Debtor 2 live in a separate household?</li></ul>		
<ul><li>□ No</li><li>□ Yes. Debtor 2 must file a separate Schedule J.</li></ul>		
2. Do you have dependents? No	Danas danti a salati a salati a salati a salati	oon dontie Doos donondont live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Dependent's relationship to Dep Debtor 1 or Debtor 2 age	
Do not state the dependents'		□ No □ Yes
names.		□ No
		Yes
		□ No
		□ Yes
		□ No
		□ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?		, <u> </u>
Part 2: Estimate Your Ongoing Monthly Expenses		
Estimate your expenses as of your bankruptcy filing date unless you are expenses as of a date after the bankruptcy is filed. If this is a supplement applicable date.		
Include expenses paid for with non-cash government assistance if you	know the value of	
such assistance and have included it on Schedule I: Your Income (Offic		Your expenses
<ol> <li>The rental or home ownership expenses for your residence. Include fany rent for the ground or lot.</li> </ol>	irst mortgage payments and 4.	1,050.00
If not included in line 4:		
4a. Real estate taxes	4a. S	50.00
4b. Property, homeowner's, or renter's insurance	4b. S	0.00
4c. Home maintenance, repair, and upkeep expenses	4c. S	5
4d. Homeowner's association or condominium dues	4d. \$	0.00

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Debtor 1

Frankie Adame
First Name Middle Name

Last Name

Case number (if known)\_

		You	ır expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	225.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	240.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	300.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	75.00
Personal care products and services	10.	\$	30.00
Medical and dental expenses	11.	\$	25.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments.</li> </ol>	12.	\$	250.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	35.00
4. Charitable contributions and religious donations	14.	\$	0.00
<ol> <li>Insurance.</li> <li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li> </ol>			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehide insurance	15c.	\$	50.00
15d. Other insurance. Specify:	15d.	\$	0.00
S. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
<ol> <li>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</li> </ol>	18.	\$	0.00
9. Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.		
0. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	me.		0.00
20a. Mortgages on other property	20 a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1	First Name	Adame Middle Name	LastName	Case number (if kr	nown)			
1. <b>Oth</b>	er. Specify:				21.	+\$	0.00	
	r monthly exper	nses. Add lines 4 nthly expenses.	through 21.		22.	\$	2,280.00	
ı3. <b>Calcı</b>	ulate your mont	hly net income.						
23a.	Copy line 12 (y	our combined mo	onthly income) from Schedule I.		23a.	\$	2,311.48	
23b.	Copy your mon	thly expenses fro	m line 22 above.		23b.	-\$	2,280.00	
23c.	•	nonthly expenses ur <i>monthly net in</i>	from your monthly income.		23c.	\$	31.48	
For e	example, do you o gage payment to	expect to finish pa	ase in your expenses within the aying for your car loan within the grase because of a modification to	year or do you expect your				
Y	es. None							

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B6 Declaration (Official Form 6 - Declaration) (12/07)Document

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IN	RE	Adame,	<b>Frankie</b>		

Debtor(s)

Case No.

(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLA	ARATION UNDER PENALTY OF PERJ	JRY BY INDIVIDUAL DEBTOR	
I declare under penalty of perjury true and correct to the best of my	that I have read the foregoing summary a knowledge, information, and belief.	nd schedules, consisting of22 shee	ets, and that they are
Date: <b>April 16, 2015</b>	Signature: /s/ Frankie Adame	Frankie Adame	
- WVV	Frankie Adame		Debtor
Date:	Signature:		(Joint Debtor, if any)
		[If joint case, both	spouses must sign.]
DECLARATION AND S	SIGNATURE OF NON-ATTORNEY BANKR	UPTCY PETITION PREPARER (See 11 U.S	S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or gui	that: (1) I am a bankruptcy petition preparer edebtor with a copy of this document and the nodelines have been promulgated pursuant to 11 egiven the debtor notice of the maximum amou by that section.	otices and information required under 11 U.S U.S.C. § 110(h) setting a maximum fee for s	S.C. §§ 110(b), 110(h), services chargeable by
Printed or Typed Name and Title, if any,	of Bankruptcy Petition Preparer	Social Security No. (Required	d by 11 U.S.C. § 110.)
	is not an individual, state the name, title (if a		
Address			
Signature of Bankruptcy Petition Prepare	r	Date	
Names and Social Security numbers is not an individual:	of all other individuals who prepared or assisted	l in preparing this document, unless the bankr	uptcy petition preparer
If more than one person prepared to	his document, attach additional signed sheets c	onforming to the appropriate Official Form	for each person.
A bankruptcy petition preparer's fai imprisonment or both. 11 U.S.C. §	ilure to comply with the provision of title 11 an 110; 18 U.S.C. § 156.	d the Federal Rules of Bankruptcy Procedure	e may result in fines or
DECLARATION UT	NDER PENALTY OF PERJURY ON BEI	HALF OF CORPORATION OR PARTN	IERSHIP
I, the	(the president	or other officer or an authorized agent of	the corporation or a
(corporation or partnership) nan	of the partnership) of thened as debtor in this case, declare under po sheets (total shown on summary page lief.	enalty of perjury that I have read the fore	egoing summary and ect to the best of my
Date:	Signature:		
		(Print or type name of indi	ividual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

#### $_{B7\,(Official\,Form\,7)}Case_{0473}-19661$ Doc 1 Filed 06/04/15 Entered 06/04/15 19:27:00 Desc Main Document Page 28 of 42

## **United States Bankruptcy Court**

Northern District of Illinois,	<b>Eastern Division</b>		

IN RE:	Case No
Adame, Frankie	Chapter 7
Debtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Ouestions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 28,180.00 2013 Income 39,969.00 2014 Income 16,000.00 2015 Income

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Filed 06/04/15 Entered 06/04/15 19:27:00 Case 15-19661 Doc 1 Document Page 29 of 42 None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) st Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment. c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 4. Suits and administrative proceedings, executions, garnishments and attachments a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either

#### 6. Assignments and receiverships

None
a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case.

(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Chicago Legal, LLC 3833 Harlem Ave Berwyn, IL 60402-3925 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR **2015** 

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,865.00

	Case 15-19661 Doc 1	L Filed 06/04/15  Document	Entered 06/04/15 19:27:00 Page 30 of 42	Desc Main
10. C	ther transfers			
None	absolutely or as security within two year	s immediately preceding the	ary course of the business or financial affairs he commencement of this case. (Married det or not a joint petition is filed, unless the specific production of the commencement of the com	otors filing under chapter 12 or
REL	E AND ADDRESS OF TRANSFEREE, ATIONSHIP TO DEBTOR I Party	DATE <b>05/2014</b>		
None	b. List all property transferred by the debtor device of which the debtor is a beneficiar		ntely preceding the commencement of this cas	e to a self-settled trust or similar
11. C	losed financial accounts			
None	transferred within <b>one year</b> immediately certificates of deposit, or other instrumen brokerage houses and other financial inst	r preceding the commence ats; shares and share accountitutions. (Married debtors	debtor or for the benefit of the debtor which ment of this case. Include checking, saving nts held in banks, credit unions, pension fun filing under chapter 12 or chapter 13 must i er or not a joint petition is filed, unless the sp	gs, or other financial accounts, ads, cooperatives, associations, nelude information concerning
12. S	afe deposit boxes			
None	preceding the commencement of this case	e. (Married debtors filing un	has or had securities, cash, or other valuable inder chapter 12 or chapter 13 must include be ses are separated and a joint petition is not fi	oxes or depositories of either or
13. S	etoffs			
None	East an secons made by any electron, meridding a bank, against a debt of deposit of the debtor within 50 days preceding the commencement of this			
14. P	roperty held for another person			
None	List all property owned by another person	that the debtor holds or c	ontrols.	

**V** 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

9

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: April 16, 2015	Signature /s/ Frankie Adame Fourth	Frankie Adame
Date:	Signature of Joint Debtor (if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

 $Case\ 15\text{-}19661\quad \ Doc\ 1\\ B8\ (Official\ Form\ 8)\ (12/08)$ 

c 1 Filed 06/04/15 Entered 06/04/15 19:27:00 Desc Main Document Page 32 of 42 United States Bankruptcy Court Northern District of Illinois, Eastern Division

Nort	nern District of II	imois, Eastern Divi	SION
IN RE:			Case No
Adame, Frankie			Chapter 7
Debte	or(s)		
CHAPTER 7 INDI	IVIDUAL DEBTO	OR'S STATEMENT	OF INTENTION
<b>PART A</b> – Debts secured by property of the e estate. Attach additional pages if necessary.)	state. (Part A must be	e fully completed for <b>E</b> A	<b>ACH</b> debt which is secured by property of the
Property No. 1			
Creditor's Name: Gtr Chgo Fin		Describe Property S 2006 CHEVROLET	
Property will be (check one):  ☐ Surrendered			
If retaining the property, I intend to (check a ☐ Redeem the property  ✓ Reaffirm the debt ☐ Other. Explain		(for ex	ample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ✓ Claimed as exempt  Not claimed as	exempt		
Property No. 2 (if necessary)		]	
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (check a Redeem the property Reaffirm the debt Other. Explain	t least one):	(for ex	ample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claimed as	exempt		
<b>PART B</b> – Personal property subject to unexpi additional pages if necessary.)	red leases. (All three o	columns of Part B must	be completed for each unexpired lease. Attach
Property No. 1	7		
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
continuation sheets attached (if any)	•		
I declare under penalty of perjury that the personal property subject to an unexpired l		intention as to any pr	roperty of my estate securing a debt and/or
Date: June 4, 2015	/s/ Frankie Adame Signature of Debtor		
	_		

Signature of Joint Debtor

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IN	N RE:	Case No		
Adame, Frankie		Chapter 7		
		or(s)		
	DISCLOSURE C	F COMPENSATION OF ATTORNEY FOR DEBTOR		
1.		e 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within cy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation lows:		
	For legal services, I have agreed to accept	\$\$ 1,865.00		
	Prior to the filing of this statement I have received	\$\$\$		
	Balance Due	\$		
2.	The source of the compensation paid to me was:	Debtor Other (specify):		
3.	The source of compensation to be paid to me is:	Debtor Other (specify):		
4.	I have not agreed to share the above-disclosed	ompensation with any other person unless they are members and associates of my law firm.		
	I have agreed to share the above-disclosed contogether with a list of the names of the people	pensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, haring in the compensation, is attached.		
5.	In return for the above-disclosed fee, I have agreed	o render legal service for all aspects of the bankruptcy case, including:		
<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> </ul>				
	d. Representation of the debtor in adversary proce e. [Other provisions as needed]	edings and other contested bankruptcy matters;		
6.	By agreement with the debtor(s), the above disclose	I fee does not include the following services:		
_		CERTIFICATION		
	I certify that the foregoing is a complete statement of a proceeding.	by agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy		
	June 4, 2015	/s/ Karen Walin		
	Date	Karen Walin 6192832 Chicago Legal, LLC 3833 Harlem Ave Berwyn, IL 60402-3925 (708) 795-7000 Fax: (708) 788-8942 kwalin@chicagolegalllc.com		

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## United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:		Case No.
Adame, Frankie		Chapter 7
-	Debtor(s)	
	<b>VERIFICATION OF</b>	CREDITOR MATRIX
		Number of Creditors11
The above-named Debtor(s)	hereby verifies that the list of cre	ditors is true and correct to the best of my (our) knowledge.
Date: April 16, 2015	/s/ Frankie Adame Debtor	Frankie Adame
	Joint Debtor	

Acceptance Now 5501 Headquarters Dr Plano, TX 75024-5837

Afni PO Box 3097 Bloomington, IL 61702-3097

Arnoldharris 111 W Jackson Blvd Apt B Chicago, IL 60604-3589

AT&T c/o Bankruptcy 1801 Valley View Ln Farmers Branch, TX 75234-8906

Bristol West Insurance Compa PO Box 371329 Pittsburgh, PA 15250-7329

Capital One Bank
Blatt Hasenmiller Leibsker
10 S La Salle St # 2200
Chicago, IL 60603-1069

Chase Bank USA N.A. PO Box 15298 Wilmington, DE 19850-5298 Dish Network
Bankruptcy Department
PO Box 6633
Englewood, CO 80155-6633

Dish Network 9601 S Meridian Blvd Englewood, CO 80112-5905

Elmhurst Emerg Med Servs 200 N Berteau Ave Elmhurst, IL 60126-2966

Enhanced Recovery Co L PO Box 57547 Jacksonville, FL 32241-7547

Franklin Collection Sv 2978 W Jackson St Tupelo, MS 38801-6731

Gtr Chgo Fin 8331 Roosevelt Rd Apt R Forest Park, IL 60130-2529

Hsbc Bank Nevada N.A. Best Bu PO Box 2013 Buffalo, NY 14240-2013 Illinois Tollway Authority 1700 Ogden Ave Downers Grove, IL 60515-2626

Lamont Hanley & Associ 1138 Elm St Manchester, NH 03101-1531

Lvnv Funding LLC PO Box 10497 Greenville, SC 29603-0497

Med Busi Bur 1460 Renaissance Dr Park Ridge, IL 60068-1331

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123-2255

Springleaf Financial Services 601 NW 2nd St Evansville, IN 47708-1013

Sprint KSOPHTO101-Z4300 6391 Sprint Barkway Overland Park, KS 66251-4300 State Farm Insurance Yudkin & Brebner LLC PO Box 320 Waukegan, IL 60079-0320

State Farm Mutual Robinson & Brebner 860 S Northpoint Blvd Waukegan, IL 60085-8211

Stellar Recovery Inc 1327 Highway 2 Kalispell, MT 59901

T-Mobile
Bankruptcy Department
PO Box 53410
Bellevue, WA 98015-3410

Ttl Fin Ac 168 W Pacific St Blackfoot, ID 83221-2209

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### **Chapter 7:** Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B201B (Form 201B) (12/09)

#### **United States Bankruptcy Court** Northern District of Illinois, Eastern Division

IN RE:	Case No.	
Adame, Frankie	Chapter 7	
Debtor(s)		
CERTIFICATION OF N UNDER § 342(b)	NOTICE TO CONSUMER DEBTOR(S) OF THE BANKRUPTCY CODE	
Certificate of [Non-Att	torney] Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the notice, as required by § 342(b) of the Bankruptcy Code.	he debtor's petition, hereby certify that I delivered to	the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Prep Address:	petition preparer is the Social Security	
Signature of Bankruptcy Petition Preparer of officer, princ partner whose Social Security number is provided above.		
Cert	tificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and	read the attached notice, as required by § 342(b) of the	he Bankruptcy Code.
Adame, Frankie	X /s/ Frankie Adame Tvanhic	Halame 4/16/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	x	-5
Case No. (II known)	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### $_{\rm B201B~(Form~2}\mbox{Case}\mbox{.}\mbox{Gase}\mbox{.}\mbo$ Doc 1 Filed 06/04/15 Entered 06/04/15 19:27:00 Desc Main Document Page 42 of 42 United States Bankruptcy Court

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<b>Northern District</b>	of Illinois.	Eastern	Division

IN RE:	Case No.		
Adame, Frankie		7	
	ON OF NOTICE TO CONSUMER DEBTOR( 342(b) OF THE BANKRUPTCY CODE	(S)	
Certificate of	Non-Attorney] Bankruptcy Petition Preparer		
I, the [non-attorney] bankruptcy petition preparer notice, as required by § 342(b) of the Bankruptcy	signing the debtor's petition, hereby certify that I deli Code.	ivered to the debtor the attached	
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:		Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of	
X		otcy petition preparer.) by 11 U.S.C. § 110.)	
Signature of Bankruptcy Petition Preparer of office partner whose Social Security number is provided			
	Certificate of the Debtor		
I (We), the debtor(s), affirm that I (we) have rece	ived and read the attached notice, as required by § 34.	2(b) of the Bankruptcy Code.	
Adame, Frankie	X /s/ Frankie Adame	6/04/2015	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X		
· -	Signature of Joint Debtor (if an	y) Date	

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